

7092244537	3/18/2014	2:42:58 AM	Kusum V	RS	ACDVEC	Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV DAVID MAX DAUGHERTY Control Number: 33960640300603 Subscriber Code: 9823004 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address
7092244537	3/18/2014	2:43:02 AM	Kusum V	GC	CRLTON	"Please note: Litton loan, information updated as per LSMS and RADAR." Details: k Credit Reporting Dispute Due Prior Servicer Litton Root Cause Unknown. CR - CREDIT INQUIRY DISPUTE RECEIVED No Action Taken On Collection Screen Written Customer Correspondence Received via Fax Customer Credit Inquiry Customer Dispute Received Please refer to the PDRCRR or the comments below. (1);
7092244537	3/18/2014	2:43:05 AM	Kusum V	RS	CRINQ	
7092244537	3/19/2014	3:22:20 PM	Adeep Pradhan	CL	NOACTION	
7092244537	3/19/2014	3:22:50 PM	Adeep Pradhan	RS	WCCRF	
7092244537	3/19/2014	3:23:04 PM	Adeep Pradhan	RS	WCCD	
7092244537	3/19/2014	3:23:07 PM	Adeep Pradhan	RS	RSDR	
7092244537	3/20/2014	7:13:51 AM	K, Lokesh S	RS	RACRR	
7092244537	3/20/2014	7:14:05 AM	K, Lokesh S	CL	NOACTION	borrower states that a report from Equifax shows incorrect details of the loan/balance owed by borrower), please report as per the contractual status to all the 4 credit Bureaus. Details: . No Action Taken On Collection Screen WRITTEN DISPUTE CORRESPONDENCE RECEIVED - ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED Research agent credit request complete;
7092244537	3/20/2014	7:14:07 AM	Background Processor	CORR	WCDR	
7092244537	3/21/2014	2:40:25 AM	Suresh V K	RS	RACC	AUD Control Number: 69189581 Updated and reported the current balance of the loan as 80,499.78 as per transaction history to all the 4 credit bureaus. Reason: Borrower states that a report from Equifax shows incorrect details of the loan(balace owed by borrower), please report as per the contractual status to all the 4 credit Bureaus.

Details: ,

7092244537	3/21/2014	2:40:30 AM	Suresh V K	GC	CROTH	Credit Reporting Dispute Due To Other: Explanation Required
7092244537	3/21/2014	2:40:33 AM	Suresh V K	RS	CRINQ	Updated and reported the current balance of the loan as 80,499.78 as per transaction history to all the 4 credit bureaus.
7092244537	3/21/2014	8:11:43 AM	K, Lokesh S	CL	NOACTION	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	3/22/2014	6:37:58 AM	Daniel A Rochford	ES	NEPQ3	No Action Taken On Collection Screen New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 3/20/2014 Escrow Payment = \$207.31 Total Shortage = \$207.94 Total Capitalization = \$1259.89 Borrower Paid MI Premium = \$0 Escrow Balance = \$198.65 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$1259.89
						Breakdown as Follows: Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 - \$0 Delinquent Taxes Due = \$0 BWR Automated CDV
7092244537	3/23/2014	11:29:37 PM	Rajkumar Singh	RS	ACDVR	DAVID MAX DAUGHERTY Control Number: 99994068008068132 Subscriber Code: 465F501690 Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete IO. Reporting received from Credit Bureau: DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: brw has signed the note, hence responsible, ssn matches, checked CIS Discrepancy (NAME, ADD, SSN): add Details: r

DD/OLS 001717

7092244537	3/23/2014	11:29:41 PM	Rajkumar Singh	RS	ACDVFC	Form Completed and Sent Electronically (it is not mailed);
						BNR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068132
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; add Details: r
						Invalid/Inaccurate Credit Dispute Received
						CR - CREDIT INQUIRY DISPUTE RECEIVED
						BNR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068131
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; add Details: r
						Form Completed and Sent Electronically (it is not mailed);
						BNR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068131
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; add Details: r
						Form Completed and Sent Electronically (it is not mailed);
						BNR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068131
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; add Details: r
						Invalid/Inaccurate Credit Dispute Received
						CR - CREDIT INQUIRY DISPUTE RECEIVED
						BNR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994068008068131
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; add Details: r
						Invalid/Inaccurate Credit Dispute Received
						CR - CREDIT INQUIRY DISPUTE RECEIVED

Case Number	Date	Time	Name	Initials	Code	Comments
7092244537	3/24/2014	4:41:46 AM	Daniel A Rochford	ES	NEPQ	<p>New-Encroved Payment Quote:</p> <p>Effective Date = 3/19/2014</p> <p>Escrow Payment = \$207.31</p> <p>Total Deposit = \$845.9</p> <p>Shortage / Deposit = \$845.9</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>
7092244537	3/24/2014	6:32:57 AM	Puttur, Rahul	RS	ACDVRC	<p>BMR Automated CDV</p> <p>- This Comment was auto-generated in batch mode.</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; ADD Details: 0</p> <p>Form Completed and Sent Electronically (it is not mailed); BMR Automated CDV</p>
7092244537	3/24/2014	6:33:02 AM	Puttur, Rahul	RS	ACDVFC	<p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; ADD Details: 0</p> <p>Form Completed and Sent Electronically (it is not mailed); BMR Automated CDV</p>
7092244537	3/24/2014	6:33:04 AM	Puttur, Rahul	GC	CRIVL	<p>DAVID MAX DAUGHERTY</p> <p>Control Number:33281462603104</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, asn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; ADD Details: 0</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>Written Customer Correspondence Received via Mail</p> <p>Research Comment</p> <p>(1)</p>
7092244537	3/24/2014	6:33:11 AM	Puttur, Rahul	RS	CRINQ	
7092244537	3/26/2014	12:13:36 PM	Kirstein, Ryan	RS	WCCRM	
7092244537	3/26/2014	2:18:26 PM	Sunil Kumar	PD	RECM	

[2]: Additional correspondence received via PO.Batch, please incorporate with the ongoing research

DD/OLS 001719

7092244537 3/26/2014 3:34:58 PM Yanira Febres OM CPBR

Consumer Financial Protection Bureau Dispute Received; REFNUM 4094931

Hi, I have a mortgage loan with Owen Financial Loan Services that matures in July 2014 with a balloon payment due at that time. My balance is roughly \$80,000 and the value of my house is \$165,000. I will need to refinance to keep my house. We did have some bad financial times a few years ago and just recently I have about all of my accounts paid off. I hired a credit repair company that helped a good bit. I have been not getting very good responses with finance companies. I usually getting monthly reports from Experian, but a couple weeks ago I ordered credit reports from all 3 reporting agencies. Equifax shows on my credit report that I was late on my mortgage payment by 120 days in March, June, July, October and December 2014. They also show that I am currently past due by \$6,178.00. The only time I was late was the first week of March when our pension check did not get processed in time and a week went by when we caught it. It was paid immediately when discovered. We have not been late at anytime since then and we do not owe any past due amount. The problem is that we have disputed this 3 times with Equifax and they will not remove it insisting it is correct. I called Owen and they claim I need to take my complaint to Equifax. I told Owen that we have disputed it. I sent a fax with my complaint to Owen stating this and I sent a copy also by registered mail as backup. I believe my consumer rights are being violated and with this false information being posted there is no way I will be able to refinance. I would also consider this being done by Owen to profit from my equity. I noticed on Owen website where you can look up your monthly statements and account information where June and July are blank. I have copies of the credit report and Owen monthly statements if you need them. I am going to also file a complaint against Equifax.

Acknowledgement letter sent; March 26, 2014

7092244537 3/26/2014 3:35:50 PM Yanira Febres OM

David Daugherty
35 Valley View Dr.
Vienna, WV 26105

RE: Case No: 140326-000036
OLS Loan No.: 7092244537

Dear David Daugherty:

The Office of the Consumer Ombudsman would like to thank you for your recent inquiry regarding the above referenced loan received through the Consumer Financial Protection Bureau (CFPB). This office will review the servicing of the loan in relation to the issues raised. It is our goal to complete this review within ten (10) business days from receipt of your correspondence.

If the servicing of the loan was assigned, sold or transferred to Owen from a prior servicer, we may be required to obtain information concerning the loan from the prior servicer. The process of obtaining this information takes time, but we are committed to responding within the aforementioned ten (10) business day period.

Upon completion of our review, we will provide a written response via the Consumer Financial Protection Bureau (CFPB) Website.

Sincerely,

DD/OLS 001720

Office of the Consumer Ombudsman
 Owen Loan Servicing, LLC
 NMLS # 1852

7092244537	3/27/2014	1:55:57 AM	Background processor	CORR	WCDR
7092244537	3/31/2014	12:14:21 AM	Background processor	FORM	EARL
7092244537	3/31/2014	9:46:54 PM	Background processor	CS	ACHW
7092244537	3/31/2014	9:55:17 PM	Background processor	PYMT	
7092244537	3/31/2014	9:55:19 PM	Background processor	BNOT	
7092244537	4/3/2014	6:55:46 AM	Daniel A Rochford	ES	NEPQ3

WRITTEN DISPUTE CORRESPONDENCE RECEIVED

- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED
 Early Late Notice
 ACH Creation through WEB

Payment received from Outsource for \$968.08 Source OAC - each0331 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014033102337084
 As of 03/31/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
 New-Escrowed Payment Quote HWP 3 Month Trial Period:
 Effective Date = 4/2/2014
 Escrow Payment = \$207.31
 Total Shortage = \$207.94
 Total Capitalization = \$1259.89
 Borrower Paid MI Premium = \$0
 Escrow Balance = \$198.65 | Interim Txi Disbursements = \$0 | Total Txi Disbursements During Trial Period = \$1259.89

Breakdown as Follows:

| Hazard Disbursements During Trial Period = \$1259.89 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0

| Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0
 - \$0
 | Delinquent Taxes Due = \$0

DD/OLS 001721

7092244537	4/7/2014	8:28:22 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/7/2014	8:40:13 AM	K, Lokesh S	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	10:53:20 AM	Isha Parashar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/8/2014	10:53:47 AM	Isha Parashar	WFCAN		Take clari from OMB team if they will research as the OMB WF is open ont he loan.Task: Please see response letter in the database, Has Been Cancelled On: 04/08/2014
7092244537	4/8/2014	3:25:58 PM	Richard Hightower	OM	CPBC	Consumer Financial Protection Bureau Dispute Completed; The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.

Ocwen is obligated to report the loan accurately to the credit bureaus, based on the contractual due date. Further, if payments are not received within the thirty (30) days of the month, then the account would be reported as delinquent. The March 26, 2013 payment was received on April 30, 2013, which was 30-59 days past due, therefore, the credit reporting is valid.

A further review indicates that on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, Transunion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this electronically submitted update is 69189581. Ocwen reports to Equifax, Experian, and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Ocwen's Customer Care Center at (800) 746-2936.

The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.

Sincerely,

The Office of the Consumer Ombudsman

Ocwen Loan Servicing

7092244537	4/8/2014	11:04:54 PM	Chandra Kumar	CL	NOACTION	NMLS # 1852 No Action Taken On Collection Screen
7092244537	4/8/2014	11:04:56 PM	Mohammed Sabir	SU	SCANACT	Verified from DNDL website, but not on Active duty
7092244537	4/10/2014	5:39:06 AM	Chandra Kumar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/11/2014	2:38:15 AM	Background processor	CS	2ACK	Second Acknowledgement letter sent
7092244537	4/18/2014	5:28:01 AM	Sai Nennuru	WFCAN		reject closed

Task: Please see details in the database, Has Been Cancelled On: 04/18/2014

DD/OLS 001722

7092244537	4/19/2014	3:38:22 AM	Sufaija Valavath	PD	RECH	Research Comment
						(1) (2): S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxee\2012\2014\MARCH 2014\03-26-14\Well\7092244537
7092244537	4/19/2014	3:44:28 AM	Sufaija Valavath	CS	INVALID	S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxee\2012\2014\MARCH 2014\03-19-14\Fax\7092244537 Invalid Research Request.
7092244537	4/19/2014	3:44:28 AM	Sufaija Valavath	RS	CRINV	INVALID/ERRONEOUS CR DISPUTE
7092244537	4/19/2014	3:44:30 AM	Sufaija Valavath	COBR	WCDC	CUSTOMER INQUIRY COMPLETED/Please refer to RLML/ RLFX/ RLEL/ RELM execution codes for letter dispatch confirmation. Details: April 19, 2014

David Daugherty
35 Valley View Drive
Vienna, WV 26105

RE: LOANNUMBER: 7092244537

Property Address: 35 Valley View Dr
Vienna, WV 26105

Dear Mr. David Daugherty

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern: You requested us to remove the delinquent reporting referenced in your correspondence.

Response: When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. A review of the loan indicates that the payment for the month of March 2013 was delinquent and that the credit reporting submitted correctly reflected the delinquent status. We are obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. If you still believe the reporting is incorrect and you have evidence that the payment(s) was received on time, please provide us with this evidence so that we may research this matter further.

We have submitted a request for the Ocwen's Payment Reconciliation History to be sent to your attention which reflects all credits and disbursements made to the loan by Ocwen and the resulting loan status.

As indicated in the Ombudsman letter dated April 8, 2014, 'on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, Transunion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this

electronically submitted update is 69189581.

Owen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Owen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Owen's Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions or concerns regarding this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Sincerely,

K. Lokesh S
Research Department
OCWEN

Details: ''

7092244537	4/19/2014	3:44:41 AM	Sufaija Valavath	RS	RSISUM	Research- Incoming issue summary; disputed the reporting
7092244537	4/19/2014	3:44:48 AM	Sufaija Valavath	RS	RSOSUM	Research - Outgoing response summary; Validated the same
7092244537	4/19/2014	3:45:12 AM	Sufaija Valavath	CS	RTNO	Request Taken No Fee ; For FEE73 - Transaction History Amount \$0.00
7092244537	4/19/2014	3:45:14 AM	Sufaija Valavath	CORR	RLTP	Verbal Request for Transaction History Received

Requestor Details Are As Follows:

Requestor Name: David

Requestor Company :

Requestor Phone: 1111111111

Requested Letter To Be Sent Through

DD/OLS 001724

MAIL:

Mail Address: 35 Valley View Dr., Vienna, WV, 26105

Details: sv

7092244537	4/19/2014	3:45:28 AM	Sufaija Valavath	CL	NOACTION	No Action Taken On Collection Screen
7092244537	4/19/2014	3:55:28 AM	Sufaija Valavath	PD	DISR	DISPUTE RESOLVED/COMPLETED
7092244537	4/21/2014	12:39:26 AM	Background processor	CU	LREX	Payment History successfully executed By REALDoc
7092244537	4/22/2014	5:48:08 AM	Daniel A Rochford	ES	NEPQ3	New-Escrowed Payment Quote HWP 3 Month Trial Period:
						Effective Date = 4/22/2014
						Escrow Payment = \$207.31
						Total Shortage = \$0
						Total Capitalization = \$1873.79
						Borrower Paid MI Premium = \$0
						Escrow Balance = \$100.19 Interim TSI Disbursements = \$0 Total TSI Disbursements During Trial Period = \$1873.79
						Breakdown as Follows:
						Hazard Disbursements During Trial Period = \$1259.89 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0
						Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0
						Delinquent Taxes Due = \$0
						Research Letter Mailed Previous Business Day
7092244537	4/22/2014	12:54:23 PM	Risha Surve	PD	RML	(1) New-Escrowed Payment Quote:
						Effective Date = 4/18/2014
						Escrow Payment = \$207.31
						Total Deposit = \$951.67
						Shortage / Deposit = \$951.67
						Delinquent Tax = \$0
						P & I = \$0
						Tax

- This Comment was auto-generated in batch mode.

DD/IOLS 001725

7092244537	4/23/2014	1:15:29 AM	Rajina Robert	RS	ACDVR	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165124</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 01-01-2013</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p> <p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Form Completed and Sent Electronically (it is not mailed);</p> <p>BWR Automated CDV</p>
7092244537	4/23/2014	1:15:40 AM	Rajina Robert	RS	ACDWFC	<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165124</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:11:Current account.</p> <p>Date of Account Information 01-01-2013</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p> <p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	4/23/2014	1:15:41 AM	Rajina Robert	GC	CRIVL	
7092244537	4/23/2014	1:15:57 AM	Rajina Robert	RS	CRINO	

7092244537	4/23/2014	1:19:20 AM	Rajina Robert	RS	ACDVRC	BWR Automated CDV	<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>
7092244537	4/23/2014	1:19:25 AM	Rajina Robert	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994091031165125</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau: 82:Account 120 days past the due date.</p> <p>Date of Account Information 03-24-2014</p> <p>Reporting to Credit Bureau:11:Current account. AS OF 03/2014</p>	
7092244537	4/23/2014	1:19:27 AM	Rajina Robert	RS	CRPT	<p>Discrepancy (NAME, ADD, SSN):; Address Details: M</p> <p>REPEAT DISPUTE</p>	
7092244537	4/23/2014	1:19:30 AM	Rajina Robert	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>	
7092244537	4/28/2014	11:54:10 AM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen	
7092244537	4/28/2014	12:24:43 PM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen	
7092244537	4/28/2014	2:33:43 PM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen	
7092244537	5/1/2014	12:24:18 AM	Background processor	FORM	EARL	Early Late Notice	
7092244537	5/1/2014	7:46:08 AM	Lekshmi Hiriyanna	SU	SCRANACT	Verified from DMDC website, but not on Active duty	
7092244537	5/1/2014	10:08:31 PM	Background processor	PMT		Payment received from Outsource for \$968.08 Source OAC - each0501 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014043002562241	

DD/OLS 001727

7092244537	5/1/2014	10:08:33 PM	Background processor	BNOT	NEPQ	As of 05/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	5/2/2014	6:46:43 AM	Daniel A Rochford	ES		New-Escrowed Payment Quote: Effective Date = 5/2/2014 Escrow Payment = \$207.31 Total Deposit = \$951.67 Shortage / Deposit = \$951.67 Delinquent Tax = \$0 P & I = \$0
						Tax
7092244537	5/2/2014	5:16:24 PM	Background processor	IVR	IVRC	- This Comment was auto-generated in batch mode. CUSTOMER CONTACT VIA IVR ISN RCK: 2948 RCD: 184771306ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN Phone Call In; ACH Offer Denied; CUSTOMER CONTACT VIA IVR ISN RCK: 3294 RCD: 184771993ANI: 3046153238 Phone Call In; Credit Reporting Inquiry; bwr called to get reserach dept number as there was wdc letter sent advsd bwr to call research as there is number as there was wdc letter sent advsd bwr to call research as there is Call Ended. SCRIPT ID: END SCRIPT ACH Creation through MEB BMR Automated CDV
7092244537	5/2/2014	5:18:12 PM	Allwyn	CU	CUST	
7092244537	5/2/2014	5:21:45 PM	Allwyn	CF	ACHOD	
7092244537	5/2/2014	5:22:50 PM	Background processor	IVR	IVRC	
7092244537	5/2/2014	5:22:51 PM	Allwyn	CS	ICRR	
7092244537	5/2/2014	5:22:54 PM	Allwyn	WQ		
7092244537	5/2/2014	5:22:56 PM	Background processor	CS	ACHW	
7092244537	5/4/2014	1:44:55 AM	Rajina Robert	RS	ACDVR	
						DAVID MAX DAUGHERTY Control Number: 99994107053807123 Subscriber Code: 465FS01690 Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau:The bwr has signed the note, hence responsible, SSN matches, checked CIS Discrepancy (NAME, ADD, SSN):; Address Details: m

DDIOLS 001728

7092244537	5/4/2014	1:45:02 AM	Rajina Robert	RS	ACDVFC	<p>Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994107053807123</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS</p>
7092244537	5/4/2014	1:45:03 AM	Rajina Robert	GC	CRIVL	<p>Discrepancy (NAME, ADD, SSN):; Address Details: m</p> <p>Invalid/Inaccurate Credit Dispute Received</p>
7092244537	5/4/2014	1:45:05 AM	Rajina Robert	RS	CRINQ	<p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p>
7092244537	5/4/2014	1:46:56 AM	Rajina Robert	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994107053807122</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS</p>
7092244537	5/4/2014	1:47:03 AM	Rajina Robert	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN):; Address Details: m</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994107053807122</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001:Not his/hers. Provide or confirm complete ID.</p>

Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:The brw has signed the note, hence responsible, SSN matches, checked CIS

Discrepancy (NAME, ADD, SSN): Address Details: m

Invalid/Inaccurate Credit Dispute Received

CR - CREDIT INQUIRY DISPUTE RECEIVED

No Action Taken On Collection Screen

BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number:99994107053807121

Subscriber Code: 605FMS0178

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: 0

Form Completed and Sent Electronically (It is not mailed);

BWR Automated CDV

DAVID MAX DAUGHERTY

Control Number:99994107053807121

Subscriber Code: 605FMS0178

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: 0

Credit Reporting Dispute Due Prior Servicer Litton Root Cause Unknown.

7092244537	5/4/2014	1:47:04 AM	Rajina Robert	GC	CRIVL
7092244537	5/4/2014	1:47:06 AM	Rajina Robert	RS	CRINQ
7092244537	5/5/2014	10:59:48 AM	Deepak Shukla	CL	NOACTION
7092244537	5/6/2014	1:51:34 AM	Anjali Balakrishnan	RS	ACDVRC

7092244537	5/6/2014	1:52:23 AM	Anjali Balakrishnan	RS	ACDVFC
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7092244537	5/6/2014	1:52:38 AM	Anjali Balakrishnan	GC	CRUTON
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DD/IOLS 001730

7092244537	5/6/2014	1:52:39 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/8/2014	12:23:50 AM	Suresh V K	RS	ACDVRC	BMR Automated CDV
<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035002</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p> <p>Discrepancy (NAME, ADD, SSN):Address Details: ,</p> <p>Form Completed and Sent Electronically (it is not mailed);</p> <p>BMR Automated CDV</p>						
7092244537	5/8/2014	12:23:56 AM	Suresh V K	RS	ACDVRC	
<p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035002</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.</p> <p>Discrepancy (NAME, ADD, SSN):Address Details: ,</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>No Action Taken On Collection Screen</p> <p>BMR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035001</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p>						
7092244537	5/8/2014	12:23:58 AM	Suresh V K	GC	CRIVL	
7092244537	5/8/2014	12:24:00 AM	Suresh V K	RS	CRINQ	
7092244537	5/8/2014	12:34:13 AM	Suresh V K	CL	BOACTION	
7092244537	5/9/2014	4:19:11 AM	Shalini Singh	RS	ACDVRC	

DDIOLS 001731

SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: S

Form Completed and Sent Electronically (It is not mailed);

ACDVFC

RS

4:19:16 AM

Shalini Singh

5/9/2014

7092244537

Form Completed and Sent Electronically (It is not mailed);

ACDVFC

RS

4:19:16 AM

Shalini Singh

5/9/2014

7092244537

BMR Automated COV

DAVID MAX DAUGHERTY

Control Number: 332814626035001

Subscriber Code: 9823004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.

Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: S

Credit Reporting Dispute Due Prior Servicer Litton Root Cause Unknown.

CR - CREDIT INQUIRY DISPUTE RECEIVED

Researched and to confirm the end date for insurance entered is correct.

Researched and to confirm the end date for insurance entered is correct.

ACKNOVL Requested 03/20/2014

Printed 04/01/2014

New-Encrowed Payment Quote:

Effective Date = 5/16/2014

Escrow Payment = \$224.9

Total Deposit = \$0

Shortage / Deposit = \$0

Delinquent Tax = \$0

P & I = \$0

Tax

- This Comment was auto-generated in batch mode.

DD/OLS 001732

7092244537	5/17/2014	5:06:19 PM	Daniel A Rochford	ES	NEFQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 5/17/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$401.73 Interim TSI Disbursements = \$0 Total TSI Disbursements During Trial Period = \$613.9 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	5/31/2014	1:49:01 AM	R, Sindhu	CL	NOACTION	<p>Breakdown as Follows:</p> <p>No Action Taken On Collection Screen</p> <p>No Action Taken On Collection Screen</p> <p>Early Late Notice</p> <p>ACH Creation through WEB</p> <p>Payment received from Outsource for \$968.08 Source OAC - oach0602 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014053102799080</p> <p>As of 06/03/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 6/6/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>& 1 = \$0</p> <p>Tax P</p>
7092244537	5/31/2014	2:00:42 AM	R, Sindhu	CL	NOACTION	
7092244537	5/31/2014	3:44:07 AM	Background processor	FORM	EARL	
7092244537	6/2/2014	10:10:03 PM	Background processor	CS	ACHM	
7092244537	6/2/2014	10:31:21 PM	Background processor	PYMT		
7092244537	6/3/2014	3:32:25 AM	Background processor	BNOT		
7092244537	6/5/2014	3:58:00 AM	Daniel A Rochford	ES	NEFQ	
7092244537	6/9/2014	10:43:11 AM	Background processor	IVR	IVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>CUSTOMER CONTACT VIA IVR</p> <p>ISN RCK: 3110 RCD: 90570786ANT: 3042956161</p> <p>CUSTOMER CONTACT VIA IVR</p> <p>ISN RCK: 3803 RCD: 189910657ANI: 3042956161</p> <p>Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN. SCRIPT ID: VERIFYSSN</p> <p>Phone Call In; Last 12 months reporting; Provided information about the most recent 12 months reporting that was provided to the 4 major credit bureaus.</p> <p>SCRIPT ID: AUTO LETTERS 1 B</p> <p>Requestor Details Are As Follows:</p> <p>Requestor Name: david daugherty</p> <p>Requestor Company : none</p> <p>Requestor Phone: 3042956161</p>
7092244537	6/9/2014	10:49:38 AM	Background processor	IVR	IVRC	
7092244537	6/9/2014	10:51:20 AM	Varona, Wilma	CU	CUST	
7092244537	6/9/2014	10:57:28 AM	Varona, Wilma	CORR	CRL	

DD/OLS 001733

7092244537	6/9/2014	10:56:32 AM	Varona, Wilma	CL	CNOC
7092244537	6/9/2014	11:00:13 AM	Varona, Wilma	WQ	
7092244537	6/16/2014	8:30:35 AM	Rajkumar Singh	RS	ACDVR

Requested Letter To Be Sent Through
EMAIL:
EMAIL Address: fireboy1@suddenlink.net

Phone Call In: Customer Contact-No Commitment; Customer inquired about the payment due on the account. Advised customer the amount due and customer stated they would not be able to make a payment at this time. Asked customer if they wanted a breakdown of the total reinstatement amount and customer stated no. . SCRIPT ID: PAYMENT 21
Call Ended. borz asking for a ltr stating acct has been current; bec he will refi need to show that march , june, july , sept 4 oct of 2013 is showing current; sd will send pmt for june within the next 2 wks SCRIPT ID: END SCRIPT
BMR Automated CDV

DAVID MAX DAUGHERTY
Control Number: 99994149043988129
Subscriber Code: 465FS01690
Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
Discrepancy (NAME, ADD, SSN): None Details: r
Form Completed and Sent Electronically (it is not mailed);

BMR Automated CDV

DAVID MAX DAUGHERTY
Control Number: 99994149043988129
Subscriber Code: 465FS01690
Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
Discrepancy (NAME, ADD, SSN): None Details: r
Invalid/Inaccurate Credit Dispute Received
CR - CREDIT INQUIRY DISPUTE RECEIVED
BMR Automated CDV

DAVID MAX DAUGHERTY
Control Number: 99994149043988128
Subscriber Code: 465FS01690
Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

7092244537	6/16/2014	8:30:40 AM	Rajkumar Singh	GC	CRVL
7092244537	6/16/2014	8:30:42 AM	Rajkumar Singh	RS	CRINQ
7092244537	6/16/2014	8:32:55 AM	Rajkumar Singh	RS	ACDVR

DDIOLS 001734

Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
 Reporting to Credit Bureau:brw has signed the note, hence responsible, san
 matches, checked CIS
 Discrepancy (NAME, ADD, SSN):; add Details: r

Form Completed and Sent Electronically (It is not mailed);

BMR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 99994149043988128

Subscriber Code: 465FS01690

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:brw has signed the note, hence responsible, san
 matches, checked CIS

Discrepancy (NAME, ADD, SSN):; add Details: r

Invalid/Inaccurate Credit Dispute Received

CR - CREDIT INQUIRY DISPUTE RECEIVED

No Action Taken On Collection Screen

BMR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 332814626040001

Subscriber Code: 813P004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

Reporting to Credit Bureau:Checked in CIS Brw has signed the note hence
 liable.

Discrepancy (NAME, ADD, SSN):; add Details: s

Form Completed and Sent Electronically (It is not mailed);

BMR Automated CDV

DAVID MAX DAUGHERTY

Control Number: 332814626040001

Subscriber Code: 813P004

Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.

Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY

SSN: 232-04-9020

7092244537

6/16/2014

8:32:59 AM

Rajkumar Singh

RS

ACDVFC

7092244537

6/16/2014

8:33:16 AM

Rajkumar Singh

QC

CRVL

7092244537

6/16/2014

8:33:25 AM

Rajkumar Singh

RS

CRNQ

7092244537

6/17/2014

1:30:52 PM

Yantra Febres

CL

NOACTION

7092244537

6/19/2014

4:24:16 AM

Shalini Singh

RS

ACDVFC

7092244537

6/19/2014

4:24:20 AM

Shalini Singh

RS

ACDVFC

DDIOLS 001735

Reporting to Credit Bureau: Checked in CIS Brwr has signed the note hence liable.

Discrepancy (NAME, ADD, SSN): add Details: a

7092244537	6/19/2014	4:24:29 AM	Shalini Singh	GC	CRVL	Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:24:31 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/19/2014	4:29:38 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191128
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:11:Current account.
						Date of Account Information 01-01-2013
						Reporting to Credit Bureau:11:Current account.As of May 2014
						Discrepancy (NAME, ADD, SSN): add Details: s
						Form Completed and Sent Electronically (it is not mailed);
7092244537	6/19/2014	4:29:42 AM	Shalini Singh	RS	ACDVFC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191128
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:11:Current account.
						Date of Account Information 01-01-2013
						Reporting to Credit Bureau:11:Current account.As of May 2014
						Discrepancy (NAME, ADD, SSN): add Details: s
						Invalid/Inaccurate Credit Dispute Received
						CR - CREDIT INQUIRY DISPUTE RECEIVED
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191129
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:12:Account 120 days past the due date.
7092244537	6/19/2014	4:29:54 AM	Shalini Singh	GC	CRVL	Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:29:57 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/19/2014	4:46:08 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191129
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.

7092244537	6/19/2014	4:46:12 AM	Shalini Singh	RS	ACDVFC	<p>Date of Account Information 05-29-2014</p> <p>Reporting to Credit Bureau:1:Current account.As of May 2014</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: s</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994154012191129</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:82:Account 120 days past the due date.</p> <p>Date of Account Information 05-29-2014</p> <p>Reporting to Credit Bureau:1:Current account.As of May 2014</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: s</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>New-Escrowed Payment Quote HWP 3 Month Trial Period:</p> <p>Effective Date = 6/19/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$503.27 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9</p> <p>Breakdown as follows:</p> <p> Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0</p> <p> Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0</p> <p> Delinquent Taxes Due = \$0</p>
7092244537	6/19/2014	4:46:14 AM	Shalini Singh	GC	CRVL	
7092244537	6/19/2014	4:46:16 AM	Shalini Singh	RS	CRINQ	
7092244537	6/20/2014	5:24:08 AM	Daniel A Rochford	FS	NEPQ3	

7092244537	6/20/2014	5:26:57 AM	Daniel A Rochford	ES	NEPQ	<p>New-Enclosed Payment Quote:</p> <p>Effective Date = 6/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>
7092244537	6/25/2014	1:38:50 PM	Richard Rightower	CL	NOACTION	<p>- This Comment was auto-generated in batch mode.</p> <p>No Action Taken On Collection Screen</p>
7092244537	6/26/2014	12:28:02 AM	Background processor	CORR	MT30	MT30 letter requested to print
7092244537	6/26/2014	10:49:42 AM	Richard Rightower	OM	CPBR	<p>Consumer Financial Protection Bureau Dispute Received;Reference Number : 4105491</p> <p>; CPBR request for additional information</p> <p>We have determined that additional information is needed to complete our review of this matter.</p> <p>Please submit the following information to aid us in further evaluating this complaint:</p> <p>-Indicate whether the consumer was 120 days delinquent in March, June, July, October, and December 2013. If not, indicate whether you submitted a request to the credit reporting agencies to update this information. If you have submitted a request, please provide a copy of documentation showing that the request was made to update the information.</p> <p>-Provide a copy of the payment history for 2013.</p> <p>Please respond to our request within ten (10) calendar days of the receipt of this request.</p> <p>Consumer Response Specialist 1157</p>

7092244537	6/26/2014	10:50:18 AM	Richard Hightower	OM	CPBC	<p>Consumer Financial Protection Bureau Dispute Completed;</p> <p>/ The Office of the Consumer Ombudsman for Owen Loan Servicing, LLC (Owen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Owen's customers with a resource to assist with unresolved concerns and issues.</p> <p>When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. Owen is obligated to report true and accurate information to the credit bureaus. Owen's records show that the credit reporting correctly reflected the loan as current for the months March 2012, June 2012, July 2012, October 2012, and December 2012. Owen's records do not indicate that you are currently receiving account statements.</p> <p>Attached is an Owen Payment Reconciliation History which reflects all credits and disbursements made to the loan by Owen and the resulting loan status. It also reflects the details of and fees / expenses assessed and satisfied on the loan.</p> <p>The Office of the Consumer Ombudsman is your advocate in ensuring that Owen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.</p> <p>Sincerely,</p> <p>The Office of the Consumer Ombudsman</p> <p>Owen Loan Servicing</p> <p>NMLS # 1852</p> <p>No Action Taken On Collection Screen</p> <p>Consumer Financial Protection Bureau Dispute Received; Refnum 4105737</p> <p>/ CFPB request for additional information</p> <p>We have determined that additional information is needed to complete our review of this matter.</p> <p>Please submit the following information to aid us in further evaluating this complaint:</p> <p>-You indicated that your records show that the credit reporting correctly reflected the loan as current for the months of March, June, July, October, and December 2013. However, the attached document shows an Equifax report where the consumer is reported as 120 days delinquent in March, June, July, October, and December 2013. Please provide documentation that showing that you have reported the consumer as current for those months.</p> <p>Please respond to our request within ten (10) calendar days of the receipt of this request.</p>
7092244537	6/30/2014	12:46:33 PM	Richard Hightower	CL	NOACTION	Consumer Response Specialist 1157
7092244537	6/30/2014	9:45:37 PM	Background processor	CS	ACHW	<p>No Action Taken On Collection Screen</p> <p>ACH Creation through WEB</p>

DD/OLS 001739

7092244537	6/30/2014	10:13:51 PM	Background processor	PYMT	
7092244537	7/1/2014	3:46:54 AM	Background processor	BNOT	
7092244537	7/2/2014	11:58:03 AM	Richard Hightower	CL	NOACTION
7092244537	7/2/2014	12:17:27 PM	Ivonne Humphreys	RS	ECUC
7092244537	7/2/2014	2:30:13 PM	Richard Hightower	OM	CPBC

Payment received from Outsource for \$968.08 Source OAC - each0630 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014063003010867
As of 07/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
No Action Taken On Collection Screen
E-OSCAR Credit Update Completed; AUD CONTROL NO.: 70571752. Reported loan 'Paid as Agreed and Current' for the months of March, June, July, October and December 2013, per request of RH-OCO.
Consumer Financial Protection Bureau Dispute Completed;

The Office of the Consumer Ombudsman for Owen Loan Servicing, LLC (Owen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Owen's customers with a resource to assist with unresolved concerns and issues.

Owen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. We report to Equifax, Trans Union, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct the credit file.

However, in an effort to assist David Daugherty Owens records indicate that on July 2, 2014, this office submitted a credit update to the four (4) major credit reporting agencies Equifax, TransUnion, Experian, and Innovis, to reflect your loan as 'Current' for the months of March June, July, October and December 2013. Once Owen submits an update it takes time for the credit bureaus to update their records. The confirmation number for this electronically submitted update is 70571752. Unfortunately, Owen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

If you have any questions regarding the servicing of your loan, please contact Owen's Customer Care Center at (800)746-2556.

The Office of the Consumer Ombudsman is your advocate in ensuring that Owen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.

Sincerely,

Richard Hightower

The Office of the Consumer Ombudsman

Owen Loan Servicing

NMLS # 1852

NC Permit #3946

7092244537	7/6/2014	6:52:47 AM	Centeno, Byron	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/9/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$604.81 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/14/2014	5:51:32 AM	Centeno, Byron	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/7/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>
7092244537	7/14/2014	6:36:49 AM	Centeno, Byron	ES	NEPQ	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/7/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>

- This Comment was auto-generated in batch mode.

DD/OLS 001741

7092244537	7/18/2014	6:13:37 AM	Centeno, Byron	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$674.75</p> <p>Total Capitalization = \$9.09</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$604.81 Interim TFI Disbursements = \$613.9 Total TFI Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/18/2014	6:28:17 AM	Centeno, Byron	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p>Tax P</p>
7092244537	7/28/2014	12:40:26 PM	Angel Grace	TX	TCTL	<p>- This Comment was auto-generated in batch mode.</p> <p>BACKSEARCH COMPLETE - TAXES CURRENT - PHONE CALL;</p> <p>31WV107 county</p> <p>2014 Tax year</p> <p>1st Inst base amt \$ 645.02 due by 09/01/2014 (FA will Report)</p> <p>2nd Inst base amt \$ 645.02 due by 03/01/2015</p> <p>No priors</p> <p>Info by : smart web/ web http://129.71.205.120/webtax/ Matured Loan, Payoff Quote auto-generated showing borrower's name as requestor name.</p>
7092244537	7/28/2014	12:40:28 PM	Background processor	CS	MATPO	<p>Requestor Details Are As Follows:</p> <p>Requestor Name: David Daugherty</p> <p>Requestor Company :</p> <p>Good Through Date : 08/27/14</p> <p>Requested Letter To Be Sent Through</p>

EMAIL:
EMAIL Address: fireboy@suddenlink.net

Automated Payoff Quote In Process
Requestor Details Are As Follows:
Requestor Name: David Daugherty
Requestor Company :
Requestor Phone:
Good Through Date : 08/27/14
EMAIL:
EMAIL Address: fireboy@suddenlink.net
Automated Payoff Quote generated
Payoff Quote successfully executed by REALDoc
[REDACTED]
Early Late Notice
ACH Creation through WEB
Payment received from Outsource for \$968.08 Source OAC - oach0801 and was
forwarded to: Cashier queue, user-id: Cashier Confirmation Number =
20793103244537
BWR Automated CDV
DAVID MAX DAUGHERTY
Control Number: 9999421003008137
Subscriber Code: 465F501690
Borrower's concern with reporting:001:Not his/hers. Provide or confirm
complete ID.
Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
SSN: 232-04-9020
Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence
liable,
Discrepancy (NAME, ADD, SSN): add Details: 8 Details: DJ
Form Completed and Sent Electronically (it is not mailed);
BWR Automated CDV
DAVID MAX DAUGHERTY
Control Number: 9999421003008137
Subscriber Code: 465F501690
Borrower's concern with reporting:001:Not his/hers. Provide or confirm
complete ID.
Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
SSN: 232-04-9020
Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence
liable.

7092244537	7/28/2014	12:40:30 PM	Background processor	CS	APAY
7092244537	7/28/2014	12:40:32 PM	Background processor	CU	APAYS
7092244537	7/29/2014	3:27:48 AM	Background processor	CU	APOEX
7092244537	7/30/2014	10:56:50 AM	Alan Finian	LG	LITO
7092244537	7/31/2014	1:00:27 AM	Background processor	FORN	EARL
7092244537	8/1/2014	9:42:16 PM	Background processor	CS	ACHW
7092244537	8/1/2014	9:48:56 PM	Background processor	PYMT	
7092244537	8/7/2014	1:47:04 AM	Daniel Wesley	RS	ACDVRC
7092244537	8/7/2014	1:47:09 AM	Daniel Wesley	RS	ACDVRC

Discrepancy (NAME, ADD, SSN):	add	Details:	s	Details:	DJ
7092244537	8/7/2014	1:47:11 AM	Daniel Wesley	GC	Invalid/Inaccurate Credit Dispute Received
7092244537	8/7/2014	1:47:13 AM	Daniel Wesley	RS	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	8/7/2014	1:49:04 AM	Daniel Wesley	RS	BWR Automated CDV
					DAVID MAX DAUGHERTY
					Control Number:99994210030088138
					Subscriber Code:465FS01690
					Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
					Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
					SSN: 232-04-9020
					Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence liable.
					Discrepancy (NAME, ADD, SSN): add Details: s Details: DJ
					Form Completed and Sent Electronically (It is not mailed):
					BWR Automated CDV
					DAVID MAX DAUGHERTY
					Control Number:99994210030088138
					Subscriber Code:465FS01690
					Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
					Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
					SSN: 232-04-9020
					Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence liable.
					Discrepancy (NAME, ADD, SSN): add Details: DJ
					Invalid/Inaccurate Credit Dispute Received
					CR - CREDIT INQUIRY DISPUTE RECEIVED
					REQUEST APPROVAL FOR ESC DISB OF 645.02 ESCROW TYPE 31 VENDOR WOOD CO
					** LOAN HAS A HOLD CODE WITH NO-TAXDISB = 'y' **

LOANNUMBER	EFFECTIVE	RV	TRN	DESCRIPTION	NXT DUE/REF	REVERSED	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE	OTHER
7092244537	9/14/2011		NLD	Loan Disbursement	NL NewLoan Setup Balances		85976.27	0	-85976.27	-85976.27	0	0	0	0
7092244537	9/14/2011		ESA	Escrow Balance Adjustment	NL NewLoan Setup Balances		85976.27	-549.83	-549.83	0	0	-549.83	0	0
7092244537	1/20/2012		RMS	Regular Multiple/Spend Paymen	10/26/2011		85808.29	-339.34	1077.03	167.98	698.56	210.49	0	0
7092244537	1/20/2012		RMS	Regular Multiple/Spend Paymen	11/26/2011		85638.94	-128.85	1077.03	169.35	697.19	210.49	0	0
7092244537	2/10/2012		ETD	Tax Escrow Disbursement	31		85638.94	-733.24	-604.39	0	0	-604.39	0	0
7092244537	3/27/2012		MS	Misc Susp Payment			85638.94	-733.24	200	0	0	0	200	0
7092244537	3/27/2012		MSA	Miscellaneous Suspense Adjustm			85638.94	-733.24	-200	0	0	0	-200	0
7092244537	3/27/2012		EXP	Expense Payment			85638.94	-733.24	200	0	0	0	0	200
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	12/26/2011		85468.22	-522.75	1087.03	170.72	695.82	210.49	0	10
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	1/26/2012		85296.11	-395.24	994.05	172.11	694.43	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	2/26/2012		85122.6	-267.73	994.05	173.51	693.03	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	3/26/2012		84947.68	-140.22	994.05	174.92	691.62	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	4/26/2012		84771.34	-12.71	994.05	176.34	690.2	127.51	0	0
7092244537	6/25/2012		RMS	Regular Multiple/Spend Paymen	5/26/2012		84593.57	114.8	994.05	177.77	688.77	127.51	0	0
7092244537	6/25/2012		RMS	Regular Multiple/Spend Paymen	6/26/2012		84414.35	242.31	999.05	179.22	687.32	127.51	0	5
7092244537	6/25/2012		PRP	Principal Payment			84407.45	242.31	6.9	6.9	0	0	0	0
7092244537	7/19/2012		R	Regular Payment	7/26/2012		84226.72	369.82	994.05	180.73	685.81	127.51	0	0
7092244537	8/9/2012		R	Regular Payment	8/26/2012		84044.52	497.33	994.05	182.2	684.34	127.51	0	0
7092244537	8/10/2012		ETD	Tax Escrow Disbursement	31		84044.52	-107.23	-604.56	0	0	-604.56	0	0
7092244537	8/29/2012		EID	Insurance Escrow Disb	56 Lender placed Hazard Insurance		84044.52	-555.69	-448.46	0	0	-448.46	0	0
7092244537	9/4/2012		R	Regular Payment	9/26/2012		83860.84	-428.18	994.05	183.68	682.86	127.51	0	0
7092244537	9/6/2012		EIC	Insurance Escrow Credit	56 Lender placed Hazard Insurance		83860.84	20.28	448.46	0	0	448.46	0	0
7092244537	10/1/2012		R	Regular Payment	10/26/2012		83675.67	147.79	994.05	185.17	681.37	127.51	0	0
7092244537	11/2/2012		R	Regular Payment	11/26/2012		83488.99	261.41	980.16	186.68	679.86	113.62	0	0
7092244537	12/14/2012		R	Regular Payment	12/26/2012		83300.8	375.03	980.16	188.19	678.35	113.62	0	0
7092244537	1/14/2013		R	Regular Payment	1/26/2013		83111.08	488.65	980.16	189.72	676.82	113.62	0	0
7092244537	2/4/2013		R	Regular Payment	2/26/2013		82919.82	602.27	980.16	191.26	675.28	113.62	0	0
7092244537	2/7/2013		ETD	Tax Escrow Disbursement	31		82919.82	-2.29	-604.56	0	0	-604.56	0	0
7092244537	3/15/2013	**	R	Regular Payment	3/26/2013		82727	111.33	980.16	192.82	673.72	113.62	0	0
7092244537	3/20/2013	CB	R	Regular Payment	2/26/2013		82919.82	-2.29	-980.16	-192.82	-673.72	-113.62	0	0
7092244537	3/20/2013		RET	Payment Returned	2/26/2013		82919.82	-2.29	980.16	0	0	0	0	980.16
7092244537	4/20/2013		RMS	Regular Multiple/Spend Paymen	3/26/2013		82727	111.33	1019.84	192.82	673.72	113.62	0	39.68

DDIOLS 001745

7092244537		4/30/2013	RMS	Regular Multiple/Spread Paymen	4/26/2013	82532.62	224.95	980.16	194.38	672.16	113.62	0	0
7092244537		5/30/2013	RMS	Regular Multiple/Spread Paymen	5/26/2013	82336.66	338.57	965.48	195.96	670.58	113.62	0	-14.68
7092244537		5/30/2013	RMS	Regular Multiple/Spread Paymen	6/26/2013	82139.11	452.19	980.16	197.55	668.99	113.62	0	0
7092244537	R	7/1/2013	R	Regular Payment	7/26/2013	81339.95	565.81	980.16	199.16	667.38	113.62	0	0
7092244537	R	8/1/2013	R	Regular Payment	8/26/2013	81739.17	679.43	980.16	200.78	665.76	113.62	0	0
7092244537	ETD	8/15/2013		Tax Escrow Disbursement	31	81739.17	65.53	-613.9	0	0	-613.9	0	0
7092244537	**	8/31/2013	R	Regular Payment	9/26/2013	81536.76	179.15	980.16	202.41	664.13	113.62	0	0
7092244537	CB	9/6/2013	R	Regular Payment	8/26/2013	81739.17	65.53	-980.16	-202.41	-664.13	-113.62	0	0
7092244537	RET	9/6/2013		Payment Returned	8/26/2013	81739.17	65.53	980.16	0	0	0	0	980.16
7092244537	R	9/16/2013	R	Regular Payment	9/26/2013	81536.76	179.15	980.16	202.41	664.13	113.62	0	0
7092244537	R	10/1/2013	R	Regular Payment	10/26/2013	81332.71	292.77	980.16	204.05	662.49	113.62	0	0
7092244537	R	11/1/2013	R	Regular Payment	11/26/2013	81127	406.39	980.16	205.71	660.83	113.62	0	0
7092244537	R	12/2/2013	R	Regular Payment	12/26/2013	80919.62	507.93	968.08	207.38	659.16	101.54	0	0
7092244537	R	12/31/2013	R	Regular Payment	1/26/2014	80710.55	609.47	968.08	209.07	657.47	101.54	0	0
7092244537	R	2/3/2014	R	Regular Payment	2/26/2014	80499.78	711.01	968.08	210.77	655.77	101.54	0	0
7092244537	ETD	2/7/2014		Tax Escrow Disbursement	31	80499.78	97.11	-513.9	0	0	-513.9	0	0
7092244537	R	3/4/2014	R	Regular Payment	3/26/2014	80287.3	198.65	968.08	212.48	654.06	101.54	0	0
7092244537	R	3/31/2014	R	Regular Payment	4/26/2014	80073.09	300.19	968.08	214.21	652.33	101.54	0	0
7092244537	R	5/1/2014	R	Regular Payment	5/26/2014	79857.14	401.73	968.08	215.95	650.59	101.54	0	0
7092244537	R	6/2/2014	R	Regular Payment	6/26/2014	79639.44	503.27	968.08	217.7	648.84	101.54	0	0
7092244537	R	6/30/2014	R	Regular Payment	7/26/2014	79419.97	604.81	968.08	219.47	647.07	101.54	0	0
7092244537	R	8/1/2014	R	Regular Payment	8/26/2014	79198.72	706.35	968.08	221.25	645.29	101.54	0	0



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send any correspondence or payments to the above address)

WWW.OCWEN.COM

March 20, 2013

David Daugherty

35 Valley View Dr
Vienna, WV 26105-0000

Loan Number: 7092244537
Property Address: 35 Valley View Dr , Vienna, WV 26105-0000

Dear Borrower(s):

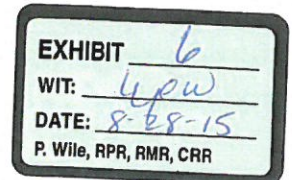
We have received your correspondence requesting research to be performed for the above referenced loan. It is Ocwen's policy to perform all research and provide a written response to you within twenty (20) days from the receipt of your letter.

Ocwen may need to contact you for further information in order to process your request. Ocwen will notify you if any additional information is required as we research the issue(s) stated in your request. Please direct any inquiries regarding your research request to the following address:

**Ocwen Loan Servicing, LLC
Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736**

Sincerely,

Research Department



7092244537

ACKNOWL.23

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852

CONFIDENTIAL

DD/OLS 000183

TRADE

AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

Control Number	99901076032699088	Dispute 1	(001) NOT HIS/HERS. PROVIDE COMPLETE ID
Origin MOA	ETX	Bureau Code	9999
Date Created	03/19/2013	Response Due	04/10/2013
Subscriber Code	465F501690	Dispute 2	(007) DISPUTES CURRENT/PREVIOUS ACCOUNT STATUS/PAYMENT HISTORY PROFILE/PAYMENT RATING. VERIFY PAYMENT HISTORY PROFILE, ACCOUNT STATUS, AND PAYMENT RPT
Account Number	7092244537	FCRA Relevant Information	STATES CONTACT ALBERT OR TONY GILL
Gantor Name	Owens Loan Servicing, LLC		
Responding Name	HARISH RAO		
Responding Phone	561-682-7675	Response Date	03/20/2013
Response Code	<input checked="" type="checkbox"/> Verified As Reported	<input type="checkbox"/> Modify As Shown	
	<input type="checkbox"/> Delete Account	<input type="checkbox"/> Delete Fraud	
Reported Consumer Identity			
Name	DAUGHERTY DAVID M	Same	<input checked="" type="checkbox"/>
AKA/FN	AKA/FN	Modified Consumer Identity	DAUGHERTY DAVID
Addr	35 VALLEY VIEW DR 35, VIENNA, WV 26105	Addr	35 VALLEY VIEW DR, VIENNA, WV 26153-327
Prev PO BOX	816 PARKERSBURG, WV 26102	Prev	
SSN	232-04-9020	SSN	232-04-9020
DOB	12/14/1957	DOB	
Phone	304-295-6161	Phone	304-295-6161
Account Type			
ECOA	I	Date Open	08/1/999
Type & Rate	M-	Rate	(451)
Credit Limit	High Credit	Current Balance	(272)
Original Charge-Off	\$100813	Past Due	\$6128
Date 1st Delinquency	10/2011	Last Payment Date	01/2012
Date Closed			
Activity Designator			
(2) Invalid activity design '2'		Creditor Classification	
Terms Duration	30	Term Frequency	Monthly
Sched Monthly Pmt	\$1077	Actual Payment	\$200
Date of Account Info	03/2012	Pmt Hist Months 1-12	Pmt Hist Months 13-24
Pmt Hist Months 25-36	Pmt Hist Months 37-48	Pmt Hist Months 49-60	Pmt Hist Months 61-72
Pmt Hist Months 73-84			
Consumer Info Indicator			
Compliance Condition Code			
Special Comment Code	(B0) Foreclosure proceedings started		
Account Status	(82) Account 120 days past the due date		
Payment Rating			

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EXHIBIT

WIT: lyewDATE: 8-28-15

P. Wile, RPR, RMR, CRR

EIS-DAUGHERTY-000030

TRADE

AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

Control Number	9993078032699087	Dispute 1	[001] NOT HIS/HERS. PROVIDE COMPLETE ID
Origin NCHA	EFX	Bureau Code	9999
Date Created	03/19/2013	Response Due	04/10/2013
Subscriber Code	465F501690	Dispute 2	[007] DISPUTES CURRENT/PREVIOUS ACCOUNT STATUS/PAYMENT HISTORY PROFILE/PAYMENT RATING. VERIFY PAYMENT HISTORY PROFILE, ACCOUNT STATUS, AND PAYMENT RATING
Account Number	7092244537	FCRA Relevant Information	STATES CONTACT TONY GILL
Grantor Name	Owens Loan Servicing, LLC		
Respondent Name	Raj Kumar		
Response Code	561-682-7675	Response Date	03/20/2013
	<input checked="" type="checkbox"/> Verified As Reported	<input type="checkbox"/> Modify As Shown	<input type="checkbox"/> Delete Account
		<input type="checkbox"/> Delete Fraud	

Reported Consumer Identity		Modified Consumer Identity	
Name	DAUGHERTY DAVID M	Name	DAUGHERTY DAVID
AKA/FN		AKA/FN	
Addr	35 VALLEY VIEW DR 35, VIENNA, WV 26105	Addr	35 VALLEY VIEW DR 35, VIENNA, WV 26105
Prev PO BOX	816, PARKERSBURG, WV 26102	Prev	
SSN	232-04-9020	SSN	232-04-9020
DOB	12/14/1957	DOB	
Phone	304-295-6161	Phone	304-295-6161

Account Type	ECOA	Date Open	Type & Date	Harassment
25	I	07/1999	M-	[271]
Credit Limit	High Credit	Current Balance	Past Due	
	\$100850	\$83111		
Original Charge-Off	Date 1st Delinquency	Last Payment Date	Date Closed	
		01/2013		
Activity Designator	Creditor Classification	Purchased / Sold To Name / Original Creditor	Purchase Indicator	Mortgage Id Number
[1] Invalid activity design '1'				
Term Frequency	Term Frequency	Sched Monthly Pmt	Actual Payment	Deferred Pay Start Date
30	[M] Monthly	\$980	\$980	
Date of Account Info	Pmt Hist Months 1-12	Pmt Hist Months 13-24	Pmt Hist Months 25-36	Pmt Hist Months 37-48
01/2013	---000000104	323B----		
Consumer Info Indicator				
Compliance Condition Code				
Special Comment Code				
Account Status	[11] Current account			
Payment Rating	[0] Current account			

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EIS-DAUGHERTY-0000034

TRADE

AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

Control Number	99993151006543103	Dispute 1	[001] NOT HIS/HERS. PROVIDE COMPLETE ID
Origin HCRA	EFX	Bureau Code	9999
Date Created	05/31/2013	Response Date	06/22/2013
Subscriber Code	465FS01690	Dispute 2	
Account Number	7092244537	FCRA Relevant Information	
Grantor Name	Owens Loan Servicing, LLC		
Respondent Name	Daniel John		
Respondent Phone	561-682-7675	Response Date	06/02/2013
Response Code	[V] Verified As Reported	Modify As Shown	
		Delete Account	
		Delete Fraud	

Reported Consumer Identity	Same	Modified Consumer Identity
Name DAUGHERTY DAVID MAX	[V]	Name DAUGHERTY DAVID
AKA/FN		AKA/FN
Addr 35 VALLEY VIEW DR J5, VIENNA, WV 26105		Addr 35 VALLEY VIEW DR, VIENNA, WV 26105
Pov PO BOX 816, PARKERSBURG, WV 26102		Pov
SSN 232-04-9020		SSN 232-04-9020
DOB 12/14/1957		DOB
Phone 304-295-6161		Phone

Account Type	ECOA	Date Open	08/1999	Type & Rate	M- [451]
98					[272]
Credit Limit		High Credit		Past Due	
		\$100813		\$6129	
Original Charge-Off		Date 1st Delinquency	10/2011	Last Payment Date	01/2012
(2) Invalid activity design '2'		Activity Designator		Creditor Classification	
Terms Duration	30	Term Frequency	(M) Monthly	Sched Monthly Pmt	\$1077
Date of Account Info	03/2013	Pmt Hist Months 1:12	--DDDDDDDDDD	Pmt Hist Months 13:24	Pmt Hist Months 25:36
Consumer Info Indicator					
Compliance Condition Code					
Special Comment Code	[R0] Foreclosure proceedings started				
Account Status	[82] Account 120 days past the due date				
Payment Rating					

Purchased / Sold To Name (Original Creditor)	Purchase Indicator	Mortgage Number
Deferred Pay Start Date	Actual Payment	Balloon Payment
	\$200	
Pmt Hist Months 37:48	Pmt Hist Months 49:60	Pmt Hist Months 61:72
Pmt Hist Months 73:84		

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EXHIBIT

WIT:

DATE:

8
WIT: [Signature]
DATE: 8-28-15

EIS-DAUGHERTY-000062

TRADE

AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

Control Number	99993151006543102	Dispute 1 [001] NOT HIS/HERS. PROVIDE COMPLETE ID
Origin NCRA	EFF	Bureau Code 9999
Date Created	05/31/2013	Response Due 06/22/2013
Subscriber Code	465F501690	Dispute 2
Account Number	7092244537	FCRA Relevant Information
Grantor Name	Owens Loan Servicing, LLC	
Responder Name	Daniel John	
Responder Phone	561-682-7675	Response Date 06/02/2013
Response Code	<input checked="" type="checkbox"/> Verified As Reported	<input type="checkbox"/> Modify As Shown
	<input checked="" type="checkbox"/> Delete Account	<input type="checkbox"/> Delete Fraud

Reported Consumer Identity		Modified Consumer Identity	
Name	DAUGHERTY DAVID MAX	Name	DAUGHERTY DAVID
AKA/FH		AKA/FH	
Addr	35 VALLEY VIEW DR 35, VIENNA, WV 26105	Addr	35 VALLEY VIEW DR, VIENNA, WV 26105
Prov	PO BOX 816, PARKERSBURG, WV 26102	Prov	
SSN	232-04-9020	SSN	232-04-9020
DOB	12/14/1957	DOB	
Phone	304-295-6161	Phone	

Account Type	ECOA	Date Open	07/1999	Type & Rate	M-	Narratives	(271)
Credit Limit	High Credit	Current Balance	\$83111	Past Due			
Original Charge-Off	One 1st Delinquency	Last Payment Date	01/2013	Date Closed			
Activity Designator	[1] Invalid activity design '1'	Creditor Classification		Purchased/Sold to Name/Original Creditor		Purchase Indicator	Mortgage ID Number
Terms Duration	30	Term Frequency	[M] Monthly	Sched Monthly Pmt	\$980	Actual Payment	\$980
Date of Account Info	01/2013	Pmt Hist Months 1-12	43233	Pmt Hist Months 13-24	43233	Pmt Hist Months 25-36	43233
Consumer Info Indicator		Pmt Hist Months 37-48		Pmt Hist Months 49-60		Pmt Hist Months 61-72	
Compliance Condition Code		Pmt Hist Months 73-84					
Special Comment Code							
Account Status	[11] Current account						
Payment Rating	[0] Current account						

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